

**CARICARE** Advantage  
**SCHEDULE OF MEDICAL BENEFITS**  
**RHAND CREDIT UNION CO-OPERATIVE SOCIETY LIMITED - ACTIVE MEMEBERS**

<b><u>CARICARE ADVANTAGE</u></b>	<b><u>Benefit Maximums</u></b>
Maximum Benefit	\$500,000.00
Benefit Period	3-Year Renewable
Deductible per Calendar Year	\$1,000.00
Deductibles per Family	3
Co-Insurance Percentage	75%
Carry Over Provision	Last 3 months of Cal Yr
Pre-existing Condition Maximum	\$2,500.00
<b>Daily Room &amp; Board: (quoted in TT dollars)</b>	
Overseas (Non-Caricom)	\$2,500.00
Locally (Caricom)	\$700.00
Intensive Care Benefit (Non-Caricom)	\$3,000.00
Intensive Care Benefit (Caricom)	\$1,000.00
<b>Private Duty Nursing</b>	
Maximum Per 8-hour shift - Private Residence (Day)	\$250.00
Maximum Per 8-hour shift - Private Residence (Night)	\$250.00
Maximum Per 8-hour shift - Hospital (Night)	\$250.00
Maximum per calendar year	\$20,000.00
<b>Doctor Visits (Office, Home, Hospital)</b>	\$200.00 / \$250.00 / \$250.00
<b>Specialist Visits (Office, Home, Hospital)</b>	\$300.00
<b>Psychiatrist Visits (Office, Home, Hospital)</b>	\$200.00
<b>Psychologist Benefit:</b>	
Maximum per treatment	\$200.00
Maximum number of treatments per calendar year	10
Co-Insurance Percentage	75%
<b>Physiotherapy / Occupational / Speech Therapy Benefit:</b>	
Maximum per treatment	\$150.00
Maximum number of treatments per calendar year	10
Co-Insurance Percentage	75%
<b>Chiropractic Benefit (Upon Referral):</b>	
Maximum per treatment	\$200.00
Maximum number of treatments per calendar year	10
Co-Insurance Percentage	75%
<b>Acupuncture Benefit (Upon Referral):</b>	
Maximum per treatment	\$200.00
Maximum number of treatments per calendar year	10
Co-Insurance Percentage	75%
<b>Maternity Benefit:</b>	
<b>(10-Month Waiting Period)</b>	
Normal Delivery	\$5,000.00
Caesarean Section/Extra Uterine Pregnancy	\$8,000.00
Miscarriage/ Dilation & Curettage / Pre-natal (incl in Maternity Max)	\$2,000.00
<b>Airfare Benefit:</b>	
Maximum per calendar year	\$10,000.00
Maximum Number of Trips per Calendar Year	2
Co-Insurance Percentage	75%
<b>Emergency Air Ambulance Benefit</b>	
Maximum per calendar year	US\$25,000.00
Maximum Number of Trips per Calendar Year	2
Benefit Payment	100%
<b>Emergency Local Ground Ambulance Benefit</b>	
Benefit Payment	100%
<b>Repatriation of Mortal Remains</b>	
Benefit Payment	\$20,000.00
<b>Radiotherapy/ Chemotherapy Benefit/ Dialysis</b>	\$150,000.00
<b>Congenital Birth Defects</b>	75% after Deductible
<b>Surgical Benefit (Reasonable &amp; Customary fees apply)</b>	75% after Deductible
<b>Anaesthetic Benefit</b>	25% of Surgical R&C
<b>Prescribed Drugs, Generic or Brand Name</b>	75% after Deductible
Maximum per Calendar Year	\$10,000.00
<b>Durable Medical Equipment</b>	\$20,000.00
<b>Miscellaneous Benefit</b>	75% after Deductible
Maximum per Calendar Year	\$10,000.00
<b>Diagnostic Benefit (X-rays,Blood work, CT/PET scans,MRI's)</b>	75% after Deductible
<b>Internal Plan Limits</b>	<b><u>Lifetime Maximums</u></b>
Mental & Nervous	\$25,000.00
Acquired Immune Deficiency Syndrome	\$50,000.00
Transplants	\$250,000.00
<b>AGE LIMIT FOR COVERAGE:</b>	<b>65TH BIRTHDAY</b>

**CARICARE** Advantage  
**SCHEDULE OF MEDICAL BENEFITS**  
**RHAND CREDIT UNION CO-OPERATIVE SOCIETY LIMITED - ACTIVE MEMEBERS**

**Preventative Care Benefits**

<b>Male Wellness*</b>	<b>\$1,000.00</b>
<b>Female Wellness*</b>	<b>\$1,000.00</b>

*\* Available to all full time employees and their covered spouses*

Listed below are the eligible benefits:

1. Annual physical examination
2. Chest X-ray
3. Complete urinalysis
4. Blood profiles
  - a. HBAIC
  - b. CBC
  - c. Lipid profile
  - d. Kidney function
  - e. Liver function
  - f. PSA
  - g. FBS
  - h. Cholesterol
  - i. Creatinine
  - j. Thyroid profile
5. Annual gynecological exam
6. Annual pap smear test
7. Annual screening mammogram and/or ultrasound
8. Annual prostate exam
9. Annual CA 125 test - women age 35 and over **\$350.00**
10. Annual fecal immunochemical blood test (FIT) **\$1,000.00**
11. Colonoscopy - over age 50, and every 10 years **\$1,000.00**
12. Adult immunizations: **\$500.00**
  - a. yellow fever
  - b. chicken pox
  - c. tetanus
  - d. HPV (Adults and Children up to age 26)
13. Dependant child (up to age 7) immunizations: ALL **\$500.00**
14. Doctor's visit - One doctor's visit is payable on ONE preventative care benefit per annum for adults and children

**All services are subject to overall Annual Wellness Benefit of **TT\$1,000.00****

**CARICARE** Advantage  
**SCHEDULE OF MEDICAL BENEFITS**  
**RHAND CREDIT UNION CO-OPERATIVE SOCIETY LIMITED - ACTIVE MEMEBERS**

	<u>Benefit</u> <u>Maximums</u>
<b>DENTAL:</b> (3-Month Waiting Period)	
Maximum Benefit per Calendar Year:	\$2,000.00
Deductible per Calendar Year:	\$250.00
Benefit:	
Level 1 - Preventative	75%
Level 2 - Restorative	75%
Level 3 - Major Restorative	75%
Orthodontic Treatment (for children only up to age 19)	
Maximum Lifetime Benefit	\$2,000.00
Annual Maximum	\$1,000.00
Co-Insurance Percentage	75%
<b>VISION:</b> (3-Month Waiting Period)	
Maximum Benefit per Calendar Year:	\$1,750.00
Deductible per Calendar Year:	\$250.00
Co-Insurance Percentage	75%
Contacts	Paid under Vision Max
Lenses & Contacts - Every 12 months	
Frames - Every 24 months	
AGE LIMIT FOR COVERAGE:	65TH BIRTHDAY